

INCOME STATEMENT AS OF 09/30/05

SCHEDULE BU

Note: Published information represent constituent part of quarterly reports that the banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

		(000€)
	POSITION	AMOUNT
IN 1.	Interest Income	8,826
	1) Deposits	33
	2) Securities Purchased Under Agreement to Resell	
	3) Loans and Leases	8,066
	4) Securities Held to Maturity	
	5) Other Interest Income	727
EX 1.	Interest Expense	4,395
	1) Deposits	3,364
	2) Securities Sold Under Repurchase Agreement	
	3) Obligations Based on Loans and Other Borrowings	
	4) Other Borrowings - Matured Liabilities	236
	5) Subordinated Debt	
	6) Other Interest Expense	794
I.	NET INTEREST INCOME/EXPENSE (IN.1.-EX.1.)	4,431
II.	Provisions for Losses	460
III.	NET INCOME/EXPENSE (I-II)	3,971
IN 2. F	Fee Income	7,378
	1) Fees from Loans	955
	2) Fees from Off Balance Sheet Products	402
	3) Fees from Services	5,989
	4) Other Fees	33
EX 2. F	Fee Expense	1,976
	1) Fees for Loans	
	2) Fees for Off Balance Sheet Activities	
	3) Fees for Services	1,945
	4) Other Fees	31
IV.	NET FEE INCOME/EXPENSE (IN 2. - EX 2.)	5,402
V.	NET INTEREST INCOME & NET FEE INCOME/EXPENSE (III+IV)	9,374
IN 3.	Other Income	247
	1) Income from FX Dealings (Net)	247
	2) FX Revaluation Gains/Losses	-39
	3) Revenue from Trading Securities - Net Gains/Losses on Available for Sale and Held to Maturity Securities (including equity investments)	
	4) Other Income	40
EX 3.	Overhead and Other Expense	7,224
	1) Salaries and Contribution Expense	2,945
	2) Business Premise and Fixed Assets Expense	1,902
	3) Other Expense	2,376
VI.	NET INCOME/EXPENSE BEFORE EXTRAORDINARY ITEMS (V+ IN3 - EX3)	2,397
IN 4.	Extraordinary Income	
EX 4.	Extraordinary Expense	9
VII.	NET OTHER EXTRAORDINARY INCOME/EXPENSE (IN 4. - EX 4.)	-9
VIII.	NET INCOME/EXPENSE AFTER EXTRAORDINARY ITEMS (VI - VII)	2,388
EX 5.	Income Taxes and Contributions	210
IX.	NET PROFIT/LOSS (VIII - EX 5)	2,179